

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

**Michelle Labayen (ML 2960)**

**Law Office of Michelle Labayen**

**24 Commerce Street suite 1300**

**Newark NJ 07102**

**973-622-1584**

**[michelle@labayenlaw.com](mailto:michelle@labayenlaw.com)**



Order Filed on December 17, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re

TYROME JOYNER AND CRYSTAL JOYNER

Case No.: 18-28009

Hearing Date: December 17, 2020 10:00 am

Judge: Vincent F. Papalia

**ORDER APPROVING POST-PETITION FINANCING TO PURCHASE  
PROPERTY LOCATED AT 94 HILLSIDE DRIVE, NORTH HALEDON NJ 07508**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: December 17, 2020**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Page: 2  
Debtors: Tyrome Joyner and Crystal Joyner Case No.: 18-28009  
Caption Motion to Obtain Credit Petition pursuant to 11U.S.C §364 and Rule 4001-3(c)

---

THIS MATTER having come before the Court on the debtor's Motion to Approve Post-Petition Financing, and the Court having considered the debtor's motion and any opposition thereto, and good and sufficient cause appearing therefrom for the entry of this order, and due notice having been given, it is hereby

ORDERED that the debtor(s) be and hereby are authorized to purchase and finance the purchase of the real property and improvements located at **94 HILLSIDE DRIVE, NORTH HALEDON NJ 07508** pursuant to the terms described in the debtor's certification in support of the Motion to Obtain Credit; and it is further

ORDERED that the funds provided by the mortgagee are to be used only in connection with the purchase; and it is further

ORDERED that debtor(s) are authorized to pay the usual and necessary costs and expenses of settlement; and it is further

ORDERED that the debtor shall:

- ☐ Satisfy all Plan obligations from financing proceeds
- ☒ Continue to make payments under the Plan as proposed or confirmed
- ☐ Modify the Plan as follows:

ORDERED that debtor's counsel shall be allowed a legal fee of \$ 1,500.00 for representation in connection with this motion, which is to be paid (**choose one**):

x at closing through the plan outside the plan; and it is further

Page: 3  
Debtors: Tyrome Joyner and Crystal Joyner Case No.: 18-28009  
Caption Motion to Obtain Credit Petition pursuant to 11U.S.C §364 and Rule 4001-3(c)

---

ORDERED that the chapter 13 trustee shall be provided with a copy of the HUD-1  
settlement statement within seven (7) days of the closing of the refinance; and it is further

*rev.8/1/15*

In re:  
Tyrome Joyner  
Crystal Joyner  
Debtor(s)

Case No. 18-28009-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Dec 17, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2020:

Recip ID	Recipient Name and Address
db	+ Tyrome Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319
jdb	+ Crystal Joyner, 3 Columbus Drive Apt 3, Bayonne, NJ 07002-4319
aty	+ Frank D. Samperi, 45 Essex Street, Suite 101, Hackensack, NJ 07601-5417

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 19, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jennifer D. Gould	on behalf of Creditor Steward Financial Services jgould@stark-stark.com mdepietro@stark-stark.com
John Rafferty	john.rafferty@bonialpc.com
Margaret Mcgee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Marie-Ann Greenberg	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Dec 17, 2020

Form ID: pdf903

Total Noticed: 3

magecf@magtrustee.com

Michelle Labayen

on behalf of Joint Debtor Crystal Joyner michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com

Michelle Labayen

on behalf of Debtor Tyrome Joyner michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com

Rebecca Ann Solarz

on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9